From: "Neil Beckman" <neil.beckman@gogebicrangebank.com> on 10/02/2007 09:20:02 AM

Subject: Truth in Lending

To Whom It May Concern:

This is just another case of the Banks being made responsible to conduct law enforcement and also to be expected to know which sites are gambling sites.

We are not cops and this is a ridiculous regulation. If the government wants to crack down on illegal gambling sites, they need to put the burden on the internet cops and the googles of the world.

Make it a billion dollar fine for each site found that is an illegal gambling site and google won't pay more than twice before they eliminate them from the search engines. Also, make the CEO of the search engine sites
liable personally and if you put the President of Google in jail for 10 years, that would also be a deterrent. You are once again going after the wrong target and putting the burden on the wrong group. What, you don't think banks have enough regs already? Idiotic idea.

Banks should not have anything to do with this. We are not trained to decide if a site is a gambling site or gambling transaction.

Why in the hell would you think banks should be responsible and liable for these types of issues.

Please somebody try to explain this to us bankers.

Please, somebody in government start using some common sense.

Thank you.